

Commercial cards.

Insurance Policy.

Effective: 31 October 2018.



200 years
proudly supporting Australia

Contact details within Australia.

Phone: Allianz Global Assistance on 1800 091 710
8am to 8pm AEST, Monday to Friday, and
8am to 5pm AEST, Saturday
(within Australia)

Policy number.

If you'd like to make a claim,
please refer to the instructions at
insurance.agaassistance.com.au/westpac

Account holder's unauthorised transaction insurance

WP01000008-00

Cardholder's transit accident insurance

WP01000004-00

Cardholder's flight inconvenience insurance

WP01000010-00

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Important information about the insurance.

This document contains details of the complimentary insurance benefits for **Westpac commercial credit cards**. The complimentary insurance benefits are only available to **account holders** or **cardholders** of the following eligible **Westpac commercial credit card** accounts:

- Visa BusinessChoice Charge Card, Visa Purchasing Card and Visa Corporate Card;
- Mastercard BusinessChoice Charge Card, Mastercard Purchasing Card and Mastercard Corporate Card; or
- Westpac BusinessChoice credit card;
- BusinessChoice Everyday Mastercard Charge and BusinessChoice Everyday Visa Charge Card;
- BusinessChoice Everyday Visa and Mastercard Credit Card;
- Businesschoice Everyday Credit Card available as Mastercard and Visa;
- Westpac Altitude Business Limited Edition Card;
- Westpac Virtual Purchasing Visa and Mastercard; or
- any other business or commercial credit card that Westpac may issue from time to time.

The complimentary insurance benefits apply to events that are covered under this policy, which occur on or after 1 October 2017.

These covers are available under a Group Policy issued to Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac), of 275 Kent Street, Sydney, NSW 2000 by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 (Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (Allianz). For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz. In this document, Allianz and Allianz Global Assistance may also be expressed as 'we', 'us' and 'our'.

Although the benefits under the covers are automatically provided, **account holders** and **cardholders** are not obliged to take these benefits. However, if a person wishes to claim any of these benefits, they will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of the policies as set out in this booklet. Therefore please read this document carefully and keep it

in a safe place. Please also keep detailed particulars and proof of any loss including sales receipts and **Westpac commercial credit cards** account statements showing any relevant purchases.

Allianz is the underwriter of the policies detailed in this document and these benefits are provided at no additional cost to the **account holder** and **cardholder**. Westpac is not the product issuer (insurer) of these policies and neither it nor any of its related corporations guarantee any of the benefits under these covers and Westpac does not receive any commission or remuneration in relation to these benefits. Neither Westpac nor any of its related corporations are Authorised Representatives of Allianz or Allianz Global Assistance or any of their related companies.

Sanctions.

Notwithstanding any other terms, we shall not be deemed to provide coverage and we will not make any payments or provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

Termination of these covers.

Westpac or Allianz may terminate the benefits under any one or all of the insurances in this document for all **account holders** and/or all **cardholders**, or an individual **account holder** or an individual **cardholder**, and if so, Westpac will notify the **account holder** of such termination. Events occurring before expiry of this notification will still be eligible for cover. However events occurring after expiry of this notification will not be eligible for the insurance. Westpac will provide you with details of any replacement cover.

Privacy.

To arrange and manage these covers, we (in this Privacy Notice “we”, “our” and “us” means AWP Australia Pty Ltd trading as Allianz Global Assistance and it’s duly authorised representatives) collect personal information including sensitive information from you and those authorised by you such as your family members, travel companions, **your** doctors, hospitals, as well as from others we consider necessary, including our agents.

Any personal information provided to us is used by us to evaluate and arrange your cover. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims.

We may also collect, use and disclose it for product development, conducting customer research and analytics in relation to all of our products and services, IT systems maintenance and development, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as Westpac, travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, **overseas** data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies including Allianz.

Some of these third parties may be located in other countries such as Thailand, France, Germany, Singapore and India. You agree that while those parties will often be subject to confidentiality or privacy obligations, we may not be able to take reasonable steps to ensure they follow the particular requirements of **Australian** privacy laws. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress **overseas**.

When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the matters in this Privacy Notice.

We rely on you to have obtained their consent on these matters. If you do not, you must tell us before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. In cases where we do not agree to give you access to some personal information, we will give you reasons why. You may not access and correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your children under 16 years of age.

If you have a complaint about your privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162,
Toowong, QLD 4066

or you can contact the Privacy Commissioner at the Office of the Australian Information Commissioner,
GPO Box 5218, Sydney, NSW 2001.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or via: www.allianzworldwidepartners.com.au under the Privacy and Security link.

Consent: By providing your personal information, you consent to the collection, uses, and disclosures set out in our privacy policy. If you do not agree to the above or will not provide us with personal information, we may not be able to supply you with our services or products or may not be able to provide you with cover.

General Insurance Code of Practice.

Allianz and Allianz Global Assistance proudly support the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

Find out more about the code from:
www.codeofpractice.com.au

Complaints and dispute resolution process.

Allianz and Allianz Global Assistance are committed to providing you with the highest quality service.

We also know that sometimes there might be something that you're not totally happy about.

Step 1 - Tell us about the problem.

If there is something you want to talk to us about, or if you would like to make a complaint, we are here to work with you to try to resolve your issue.

If you're not happy with our staff, or if you're unhappy with how our staff have responded to your complaint, you can ask to speak to their Manager.

You can also make your complaint directly by any of the following means:

Phone: 1300 725 154

(Monday to Friday, 9am to 5pm AEST)

Email: cardclaimcomplaints@allianz-assistance.com.au

Post: Customer Care

Allianz Global Assistance

Locked Bag 3014

Toowong DC, QLD 4066

Step 2 - Escalate your complaint.

We will try to resolve your complaint within 15 working days of you making it. If this doesn't happen or you are unhappy with how our staff tried to resolve it, you can ask that your complaint be escalated to our Dispute Resolution Team.

Our Dispute Resolution Team will provide a final decision within 15 working days of your complaint being escalated to them, unless they have requested and you have agreed to allow them more time.

Step 3 - Still not resolved?

If *you* are not satisfied with our response or handling of *your* complaint, *you* may be able to lodge your complaint with a free, independent external dispute resolution scheme. If *your* complaint is lodged:

- **before 1 November 2018**, *you* may lodge your complaint with the Financial Ombudsman Service Australia:

Online: www.fos.org.au

Email: info@fos.org.au

Phone: 1800 367 287

Mail: Financial Ombudsman Service Limited
GPO Box 3 Melbourne VIC 3001

- **on or after 1 November 2018**, *you* may lodge your complaint with the Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Definitions.

Headings used in this document are for reference only and do not affect interpretation.

The following definitions apply to the insurances in this document and are highlighted in bold.

The use of the singular shall also include the use of the plural and vice versa:

'accident' means any sudden and unexpected physical force (except an act of terrorism), caused by something external and visible. which occurs on a **trip** and causes an **injury**.

'account holder' means any Westpac member being a business entity or corporation, who has entered into a Westpac commercial card facility with Westpac.

'A\$' means **Australian** Dollars.

'cardholder' means a person (being an Australian resident) whom Westpac, at the request of the **account holder** has been issued with a **Westpac commercial credit card** or is authorised to use a **Westpac commercial credit card** as an agent of the **account holder**, and includes the **account holder** for the purposes of the cardholder's transit accident insurance and the cardholder's **flight inconvenience** insurance.

'claimant' means a person, including the **account holder**, **cardholder** or **spouse** who has lodged a claim under this policy with Allianz Global Assistance.

‘connecting flight’ means a **flight**:

- booked at the same time as the **cardholder’s** preceding **flight**; and
- scheduled to depart within 6 hours of the scheduled arrival time of the preceding **flight**; and
- scheduled to depart from the same airport as the **cardholder’s** preceding **flight** is scheduled to land at.

‘flight’ means travel on a published flight of a recognised commercial passenger airline on a scheduled route. This does not include charter flights.

‘injury or injured’ means loss of life or bodily harm, as specified in the Schedule of Benefits:

- caused by an **accident** whilst this policy is in force; and
- resulting independently of any other cause.

Furthermore injury where used with reference to hand or foot means complete severance through or above the wrist for the hand or ankle joint for the foot and, as used with reference to eye, means irrecoverable loss of the entire sight thereof.

‘spouse’ means a married or a defacto partner of the **cardholder** who is permanently living with the **cardholder** at the time the **trip** starts.

‘trip’ means:

- passage by the **cardholder** as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire, provided that before the passage commenced the cost of the passage was charged to the **cardholder’s Westpac commercial credit card** account; or
- passage by the **spouse** as a paying passenger (not as a pilot, driver, or crew member etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire, provided that before the passage commenced the cost of the passage was charged to the **Westpac commercial credit card** account and the **spouse** is accompanying the **cardholder** who is on a trip.

‘unauthorised transaction’ means a **Westpac commercial credit card** account transaction, which has been processed to the **Westpac commercial credit card** account of the **account holder** but was not authorised in any way by the **account holder** and/or was outside the **cardholder’s** authority to transact.

'Westpac commercial credit card' means one of the following Westpac credit cards, which at the request of the **account holder** has been issued to a **cardholder**:

- Visa BusinessChoice Charge Card, Visa Purchasing Card and Visa Corporate Card;
- Mastercard BusinessChoice Charge Card, Mastercard Purchasing Card and Mastercard Corporate Card; or
- Westpac BusinessChoice credit card;
- BusinessChoice Everyday Mastercard Charge and BusinessChoice Everyday Visa Charge Card;
- BusinessChoice Everyday Visa and Mastercard Credit Card;
- Businesschoice Everyday Credit Card available as Mastercard and Visa;
- Westpac Altitude Business Limited Edition Card;
- Westpac Virtual Purchasing Visa and Mastercard; or
- any other business or commercial credit card that Westpac may issue from time to time.

A person must assist us with their claim.

We may at any time, at our expense and in the **account holder, cardholder** or **spouse's** name, use all legal means available to them of securing reimbursement for loss or damage arising under this policy. In the event we do so, the **account holder, cardholder** or **spouse** agrees to give all reasonable assistance for that purpose.

Fraudulent claims.

If a **claimant** or anyone acting on their behalf makes a fraudulent claim under this insurance, then no payment will be made for that claim and we may take legal action against the **claimant**. Also, we will inform Westpac of the situation and the **claimant** may no longer be eligible for this insurance or to use the **Westpac commercial credit card**.

No claims excess payable.

Neither the **account holder** nor the **cardholder** is required to pay an excess in relation to any claims made under the insurances covered in this document.

Unauthorised transaction insurance.

(previously known as liability insurance)

Under the Westpac Commercial Card Program, **account holders** have the reassurance of being automatically protected, as outlined in this policy, against **unauthorised transactions** made by their **cardholders**.

The complimentary unauthorised transaction insurance is explained below. It is in the **account holder's** best interests to read the information carefully and to have a clear understanding of their rights and responsibilities.

Terms and Conditions.

Allianz covers the **account holder** against **unauthorised transactions** made by the **cardholder** which are charged to the **account holder's Westpac commercial credit card** account on the following basis:

1. The **account holder** shall instruct its **cardholders** in writing of the limits of their authority in using their **Westpac commercial credit card**; and
2. When:
 - the **account holder** no longer wishes a **cardholder** to use their **Westpac commercial credit card**;
 - the **cardholder's** employment is terminated; or
 - the **account holder** becomes aware that **unauthorised transaction** amounts have been incurred or are likely to be incurred by the **cardholder**, the **account holder** must, if possible immediately obtain the **Westpac commercial credit card** from the **cardholder**, cut it in half and return it to Westpac at the address appearing on the **Westpac commercial credit card** statement. On the same day the **account holder** must direct Westpac to cancel the **cardholder's Westpac commercial credit card**. This direction is preferably to be made by telephone or facsimile or by any other electronic advice, which may be approved by Westpac in the future.
 - If the **account holder** is unable to recover the **cardholder's Westpac commercial credit card**, they must write to the **cardholder** advising them that they are no longer authorised to use the **Westpac commercial credit card** and direct the **cardholder** to return the credit card to the **account holder**.

3. Claim Procedure.

What to do in the event of a claim.

When the **account holder** becomes aware of an **unauthorised transaction** they must:

- report the matter to the police and press charges against the **cardholder** who performed the **unauthorised transaction**; and
- complete and send to Westpac the 'Notification of Claim' form (see Appendix 'A'), along with a copy of the letter sent to the **cardholder** if applicable, and a copy of the police report (or quote the report number). Westpac, will forward this notification to Allianz Global Assistance; and
- take all reasonable steps to recover from the **cardholder** all **unauthorised transaction** amounts transacted by the **cardholder**. In addition, the **account holder** shall utilise, where legally possible, any monies held for, or on behalf of, the **cardholder** so as to avoid or reduce any loss resulting from the **unauthorised transaction**.

On receipt of the above mentioned documentation Allianz Global Assistance may send the **account holder** a claim form. The completed claim form, together with a copy of the relevant **Westpac commercial credit card** account statement(s) detailing the **unauthorised transaction(s)** are to be returned by the **account holder** to Allianz Global Assistance within 30 days or as soon as possible of receipt of the claim form. Failure to report the potential claim or to complete and return the claim form within the time stated above might result in denial or reduction of the claim if we have been prejudiced by the delay.

4. Limit of Cover.

Our liability to pay claims is limited, in any 12 months, to **A\$20,000** per **cardholder** up to a maximum of **A\$150,000** per **account holder**.

5. What is not covered.

We shall not be liable under this policy for:

- any indirect losses or consequential liability of any kind;
- any **unauthorised transactions** which occur after the **account holder** became aware of, or should have been aware of any previous **unauthorised transactions** (e.g. receipt of a statement showing **unauthorised transactions**), but failed to report the matter to Westpac;
- any **unauthorised transactions** incurred by a director, partner, principal or owner of the **account holder** or any family members of the said directors, partners, principal or owners;
- a **cardholder** using the **Westpac commercial credit card** of another **cardholder**; or
- any loss caused by or resulting from any act of terrorism.

Appendix 'A'.

(To be presented on your company's letterhead)

Westpac commercial credit card Notification of Claim

The Manager
Westpac Cards Business Solutions
Level 3, 12-22 Langston Place
EPPING NSW 2121

Westpac commercial credit card type:	
Westpac commercial credit card No:	
Name of cardholder:	
Address of cardholder:	
Home:	
	Postcode
Business:	
	Postcode

We wish to lodge a claim in respect of an unauthorised transaction and request a claim form to be sent to this office. In accordance with of the conditions applying to such a claim we hereby request and authorise you to cancel the Westpac commercial credit card specified above.

The police have been notified of this matter and a copy of the police report is attached or the police case number is:

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(Please tick the appropriate box below)

- The Westpac commercial credit card has been cut in half and destroyed by us.
- The Westpac commercial credit card was previously returned to you.
- The Westpac commercial credit card is still in the possession of the cardholder and accordingly, we have notified the cardholder that he/she is no longer authorised to use the credit card (copy of letter attached).

Signed for and on behalf of (**name of account holder**)

	Date / /
--	-------------

(signature of authorised officer of the **account holder**)

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Transit accident insurance.

Cardholder's with a **Westpac commercial credit card** are automatically insured for accidental death and certain **injury** cover when they sustain an **injury** while riding as a passenger in (not as a pilot, driver or crew member etc), or boarding or alighting a plane, tourist bus, train or ferry as outlined in this policy.

This cover is available on **trips** where prior to the **trip**, the entire payment for the **trip** was charged to the **cardholder's Westpac commercial credit card account**. If the **cardholder** is eligible for this insurance, the benefits also extend to the **cardholder's spouse**, provided the **spouse** is travelling with the **cardholder** and before the **trip** the payment for their **trip** was also charged to the **cardholder's Westpac commercial credit card** account.

The complimentary **cardholder's** transit accident insurance is available to **cardholders** in addition to any other insurance payments or compensation they may be entitled to and is explained below. It is in the **cardholder's** best interests to read the information carefully and to have a clear understanding of their rights and responsibilities.

Terms and Conditions.

1. The benefits listed under the Schedule of Benefits will be paid if the **cardholder** or their **spouse** suffers an **injury**, under any of the following circumstances:
 - The **injury** is sustained as a result of an **accident** on a **trip** while the **cardholder** and/or their **spouse** as a paying passenger is riding in, boarding or alighting (being when they physically get on or off) the plane, tourist bus, train or ferry;
 - The **injury** is sustained as a result of an **accident** while the **cardholder** and/or their **spouse** as a paying passenger is riding in, boarding or alighting (being when they physically get on or off) from a licensed taxi or bus or hire vehicle authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided the **cardholder** and/or their **spouse** are travelling directly to or from an airport, tourist bus depot, railway station or dock, immediately preceding or following the scheduled **trip**;
 - When, by reason of an **accident** specified above, the **cardholder** and/or their **spouse** are unavoidably exposed to the elements and, as a result of such exposure, suffer an **injury** for which a benefit is otherwise payable hereunder, the loss shall be covered under the terms of this policy; or

- If the body of the **cardholder** and/or their **spouse** has not been found within one year of the date of their disappearance arising out of an **accident** which would give rise to a loss as specified above, it will be presumed that they suffered loss of life as a result of the **accident** at the time of their disappearance.

2. Schedule of Benefits.

When an **accident** results in any of the following injuries within one year after the date of the **accident**, we will pay the Benefit Amount shown opposite the said **injury** regardless of any other benefit the **cardholder** or **spouse** may be eligible for. A benefit payable under this policy will be paid to the **injured** person or, in the event of their death the benefit will be paid to their legal representative(s).

If a **cardholder** or **spouse** sustains more than one **injury** resulting from one **accident**, only the Benefit Amount for the greater **injury** will be paid.

Injury	BENEFIT AMOUNT - A	BENEFIT AMOUNT - B
Loss of life.	A\$100,000	A\$25,000
Loss of both hands and/or both feet.	A\$100,000	A\$25,000
Loss of one hand in conjunction with one foot.	A\$100,000	A\$25,000
Loss of the entire sight of both eyes.	A\$100,000	A\$25,000
Loss of the entire sight of one eye in conjunction and one hand or one foot.	A\$100,000	A\$25,000
Loss of one hand or one foot or the entire sight of one eye.	A\$40,000	A\$25,000

Benefits payable under this policy will be paid as follows:

- **BENEFIT AMOUNT - 'A'** amount will be paid to the **cardholder** or **spouse** or, if the **cardholder** or **spouse** is a minor, the amount will be paid to their legal guardian. When the benefit is payable due to Loss of Life, the amount will be paid to their legal representative(s).
- **BENEFIT AMOUNT - 'B'** amount will be paid to the relevant **account holder's Westpac commercial credit card** account.

The most we will pay in claims under this policy, that results from one incident (eg. a bus crash) is **A\$1,000,000** regardless of the number of **cardholders** or **spouses injured** in the incident.

This means that if as a result of one incident a number of **cardholders** were **injured**, we would pay each **cardholder** and **account holder** on a proportional basis (using the above schedule) up to a total of **A\$1,000,000**. Therefore if say 10 **cardholders** lost their lives in the same bus crash, we would pay **A\$80,000** per **cardholder** to each of their legal representatives and **A\$20,000** to each of their **Westpac commercial credit card** accounts.

3. Claim Procedure.

Please do not contact Westpac to make a claim as they are not involved in processing claims.

If a **cardholder** or **account holder** wants want to make a claim, please phone Allianz Global Assistance within 30 days or as soon as possible of learning of an incident, likely to result in a claim under this insurance on 1800 091 710 (8am to 8pm AEST, Monday to Friday, and 8am to 5pm AEST, Saturday within Australia).

Where necessary, Allianz Global Assistance may require a written loss report to be completed which must be returned to them within 30 days or as soon as possible after it is received.

Allianz Global Assistance may also require further documentation or material in support of the claim. This may include (but is not limited to):

- medical reports;
- doctors' certificates;
- post-mortem examinations (would be at our expense);
- credit card statements;
- itineraries;
- travel receipts;
- police reports; and
- letters/reports from carriers.

4. What is not covered.

We shall not be liable under this policy for any loss, fatal or non-fatal, caused by or resulting from:

- suicide or self-destruction, or any attempt at suicide or self-destruction, while sane or insane;
- a hijack or war or war-like hostilities;
- a **cardholder's** or **spouse's** illness or sickness;
- any act of terrorism; or
- radioactive contamination; or
- consequential loss or damage, punitive damages;
- an intentional or illegal or criminal act of:
 - the **account holder**; or
 - the **cardholder** or **spouse**; or
 - a person acting on behalf of the **cardholder** or **spouse**; or
 - the **cardholder's** or **spouse's** designated beneficiary, executor(s) or administrator(s) or legal heirs or personal legal representative(s).

Flight inconvenience insurance.

Cardholder's with a **Westpac commercial credit card** who pay for their **flight** in full on their **Westpac commercial credit card** are automatically entitled to reimbursement for certain costs for meals and refreshments, clothing, shoes and toiletries purchased as a result of **flight** delays or missed connections as outlined below.

The complimentary **cardholder's** flight inconvenience insurance is available to **cardholders** in addition to any other insurance payments or compensation they may be entitled to and is explained below. It is in the **cardholder's** best interests to read the information carefully and to have a clear understanding of their rights and responsibilities.

Terms and Conditions.

1. Flight Delay.

If either the **cardholder's flight** or the boarding of their intended **flight** is delayed by 90 minutes or more (except arising from an act of terrorism) and no alternative transport is made available within 90 minutes, the **cardholder** is entitled to **A\$125** reimbursement for meals and refreshments they have whilst waiting to board their **flight**.

2. Missed Connection.

If as a result of a preceding **flight** being delayed (except arising from an act of terrorism) the **cardholder** misses their **connecting flight** and there is no alternative transport or alternative **flight** available within 90 minutes, they are entitled to **A\$125** reimbursement for meals and refreshments they have prior to boarding the **connecting flight** or taking alternative transport.

3. 4 Hour Luggage Delay.

If following a **flight** of 2 hours or more (except arising from an act of terrorism), the **cardholder's** luggage containing their clothes, shoes and/or toiletries is delayed in getting to them for over 4 hours, they are entitled to **A\$275** reimbursement for clothing, shoes and toiletries they purchase prior to obtaining their delayed luggage.

4. 24 Hour Luggage Delay.

If following a **flight** of six hours or more (except arising from an act of terrorism), the **cardholder's** luggage containing their clothes shoes and/or toiletries is delayed in getting to them for over 48 hours, they are entitled to **A\$1,000** reimbursement for clothing, shoes and toiletries they purchase prior to obtaining their delayed luggage.

Claim Procedures.

Please do not contact Westpac in the event of a claim as they are not involved in processing these insurance claims.

In the event of a claim the **cardholder** must contact Allianz Global Assistance on 1800 091 710 within 30 days or as soon as possible of learning of the occurrence likely to result in a claim. A written loss report may be required and if so, should be returned to Allianz global Assistance within 30 days or as soon as possible of receiving the loss report. Failure to report an event likely to result in a claim or to fully complete and return to Allianz Global Assistance the loss report (if required) within the times stated above may result in denial or reduction of the claim if we have been prejudiced by the delay.

The **cardholder** must also provide Allianz Global Assistance with the information and evidence reasonably required by them to justify the claim, including (but not limited to) the following:

- evidence that the entire cost of the ticket for the **flight** (or intended defined term) was charged to the **Westpac commercial credit card** account; and
- evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline; and
- the receipts for any purchases the **cardholder** is claiming for.

What is not covered.

We shall not be liable under this policy for:

- any indirect losses or consequential liability of any kind;
or
- any loss caused by or resulting from any act of terrorism.



200 years
proudly supporting Australia